UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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EXAMINER
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ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 08/13/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *19 April 2000* .

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-27* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-27* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☒ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____ .

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .

4)☐ Interview Summary (PTO-413) Paper No(s). _____ .

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____ .

DETAILED ACTION

1.   Original claims 1-27 have been examined. The rejections are stated below.

Specification

2.   Applicant is reminded of the proper language and format for an abstract of the disclosure.

The abstract should be in narrative form and generally limited to a single paragraph on a

separate sheet within the range of 50 to 150 words. It is important that the abstract not exceed

150 words in length since the space provided for the abstract on the computer tape used by the

printer is limited. The form and legal phraseology often used in patent claims, such as "means"

and "said," should be avoided. The abstract should describe the disclosure sufficiently to assist

readers in deciding whether there is a need for consulting the full patent text for details.

The abstract of the disclosure is objected to because it is too long. Correction is required.

See MPEP § 608.01(b).

Claim Rejections - 35 USC § 112

3.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly
> claiming the subject matter, which the applicant regards as his invention.

4.   Claims 8 and 11 are identical and so are claims 9 and 12. Applicants are advised to cancel

one of the identical claims.

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as
> set forth in section 102 of this title, if the differences between the subject matter sought to be
> patented and the prior art are such that the subject matter as a whole would have been obvious at
> the time the invention was made to a person having ordinary skill in the art to which said subject

matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6.   Claims 1-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Clark et al

(US Patent 6,058,378) in view of Custy et al (US Patent 5,774,879)

With reference to claims 1 and 27, Clark discloses a method and system respectively for a

user to obtain international account products access on a network, comprising the steps of and

providing the means for: accessing a local terminal (See Clark Figure 1 and Column 7 lines 19-

24); automatically determining the type of said local terminal (See Clark Column 11 lines 50-58

and Column 13 lines 50-59); automatically identifying a user account type (See Clark Column 7

lines 49-55); automatically prompting said user for an access code, said user inputting said

access code and automatically verifying said access code (See Clark Column 18 lines 52-59);

automatically providing said user with a list of transactions (See Clark Column 18 line 66 –

Column 19 line 22 and Column 19 lines 41-50) and said user selecting a transaction from said

list of transactions (See Clark Column 19 lines 14-21).

Clark does not explicitly teach the steps and means of automatically presenting a list of

language options, said user selecting a language from said list of language options and inputting

data and making selections in the said language, automatically determining whether the local

terminal supports a selected transaction and automatically performing said selected transaction if

said selected transaction is supported by said local terminal and automatically informing said

user that said selected transaction cannot be performed if said selected transaction is not

supported by said local terminal.

Custy teaches the steps and means of automatically presenting a list of language options,

said user selecting a language from said list of language options and inputting data and making

selections in the said language (See Custy Column 5 lines 1-24). Official notice is taken that the

steps and means of automatically determining whether the local terminal supports a selected

transaction and automatically performing said selected transaction if said selected transaction is

supported by said local terminal and automatically informing said user that said selected

transaction cannot be performed if said selected transaction is not supported by said local

terminal is old and well known in the art. Such steps inform the users in a timely manner about

their ability to perform the transaction from the local terminal and allow them to look into other

means for performing the transaction without wasting their time.

It would have been obvious to one with ordinary skill in the art at the time of invention to

include the teaching of Custy and the steps of automatically determining whether the local

terminal supports a selected transaction and automatically performing said selected transaction if

said selected transaction is supported by said local terminal and automatically informing said

user that said selected transaction cannot be performed if said selected transaction is not

supported by said local terminal to the invention of Clark. The combination of the disclosures

taken as a whole suggests that users would have benefited from being able to communicate with

the system in a language they are most comfortable and from being informed in a timely manner

if they can perform their transaction from the local terminal.

With reference to claim 3, Clark and Custy combined teach a method of claim 1 wherein

said step of automatically identifying a user account type comprises the steps of automatically

transmitting from said terminal to a server a request for access-specific information,

automatically transmitting from server to said terminal said requested access-specific

information, automatically verifying said access-specific information, automatically determining

the type of said access-specific information and if said access-specific information does not

correspond to a predetermined type of access-specific information, automatically indicating to

said user that an error has occurred, if said access-specific information does correspond to a

predetermined type of access-specific information (See Clark Figure 3, Column 7 lines 19-35

and Column 5 lines 10-18), automatically determining whether said selected language (See

Custy Column 5 lines 1-24) is supported for said corresponding predetermined type of access-

specific information (See discussion of Official notice in claim 1). Selecting a language is a type

of transaction.

With reference to claims 4-7, Clark teaches the server comprising a Front End Processor

(See Clark Figure 1 and Column 5 lines 10-17); access-specific information comprising table

information (See Clark Column 28 lines 44-51); the step of automatically determining the type of

said access-specific information comprises the step of automatically comparing said access-

specific information to each member of a group of predetermined types of access-specific

information (See Clark Column 25 line 61 – Column 26 line 5) and the list of transactions

comprises obtaining information, transferring funds, making payments, reviewing recent activity,

and obtaining customer service (See Clark lines 26-40). Clark does not explicitly teach the step

of obtaining cash. Official notice is taken that the step of obtaining cash as a part of a banking

transaction is old and well known in the art. This step provides the users the flexibility of

withdrawing cash if they have a need for it. It would have been obvious to one with ordinary

skill in the art at the time of invention to include the step of obtaining cash to the invention of

Clark. The combination of the disclosures taken as a whole suggests that users would have

benefited from the flexibility of being able to withdrawing cash if they have a need for it.

With reference to claims 13 and 14, Clark teaches the accessing step comprising initiating a program on a computer including a personal computer (See Clark Abstract).

With reference to claims 20, 24 and 26, Clark teaches a user account type comprising a loan (See Clark Column 1 lines 25-30), a money market account and an investment account (See Clark Column 1 lines 34-38). Money market account is an investment account and trading in the money market implies a money market account.

With reference to claims 2, 8-12 and 15-17, Clark and Custy combined teach a method of claim 1 as discussed above.

Clark and Custy combined do not explicitly teach the steps of if said access code is invalid, automatically terminating access; accessing step comprising inserting a bankcard into a customer activated terminal or inserting a credit card into an automated teller machine; automatically terminating access for said credit card if said expiration date has passed; automatically printing a record regarding said selected transaction; requesting balance information, displaying balance information if available, and if not, transmitting failure indication to said terminal or prompting said user to reenter said access code and repeat the request for balance information.

Official notice is taken that the steps of if said access code is invalid, automatically terminating access; accessing step comprising inserting a bankcard into a customer activated terminal or inserting a credit card into an automated teller machine; automatically terminating access for said credit card if said expiration date has passed; automatically printing a record regarding said selected transaction; requesting balance information, displaying balance information if available, and if not, transmitting failure indication to said terminal or prompting

said user to reenter said access code and repeat the request for balance information is old and

well known in the art. Terminating access when the access code is invalid or if the credit card

has expired reduces the chances of fraud and transmitting failure indication to the user or

prompting the user to reenter said access code when the balance information is unavailable

provides the user with the option of trying later when such information may be available.

Automatically printing a record of a selected transaction documents a transaction and helps book

keeping.

It would have been obvious to one with ordinary skill in the art at the time of invention to

include the steps of if said access code is invalid, automatically terminating access; accessing

step comprising inserting a bankcard into a customer activated terminal or inserting a credit card

into an automated teller machine; automatically terminating access for said credit card if said

expiration date has passed; automatically printing a record regarding said selected transaction;

requesting balance information, displaying balance information if available, and if not,

transmitting failure indication to said terminal or prompting said user to reenter said access code

and repeat the request for balance information to the invention of Clark. The combination of the

disclosures taken as a whole suggests that users would have benefited from the reduced chance

of fraud and the option of trying to get the balance information later if such information is

currently unavailable. Also users would have benefited from automatically printing a record of a

selected transaction because it documents a transaction and helps book keeping.

With reference to claims 18, 19, 21-23 and 25, Clark and Custy combined teach a method

of claim 1 as discussed above.

Clark and Custy combined do not explicitly teach user accounts comprising a mortgage, a credit card account, a checking account, a savings account and a time deposit account.

Official notice is taken that user accounts such as a mortgage, a credit card account, a checking account, a savings account and a time deposit account are old and well known in the art. Each of these accounts serve different purposes for the users and also help them take advantage of the benefits each account offers.

It would have been obvious to one with ordinary skill in the art at the time of invention to include user accounts such as a mortgage, a credit card account, a checking account, a savings account and a time deposit account to the invention of Clark. The combination of the disclosures taken as a whole suggests that users would have benefited from the advantages each account has to offer and also be able to access them all from a terminal in a single session.

Conclusion

7.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065. The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113.

N. Subramanian

Art Unit: 3624

August 6, 2003

Richard Weisberger
Primary Examiner